

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
Catherine J Pacholski § Case No. 17-26184
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 120,426.00
(Without deducting any secured claims)

Assets Exempt: 6,525.00

Total Distributions to Claimants: 55,455.70

Claims Discharged
Without Payment: 193,519.62

Total Expenses of Administration: 4,847.87

3) Total gross receipts of \$ 60,303.57 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 60,303.57 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 31,878.59	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	4,847.87	4,847.87	4,847.87
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	218,007.63	61,306.87	61,306.87	55,455.70
TOTAL DISBURSEMENTS	\$ 249,886.22	\$ 66,154.74	\$ 66,154.74	\$ 60,303.57

4) This case was originally filed under chapter 7 on 08/31/2017 . The case was pending for 12 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/30/2018 By:/s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
First Community Bank And Trust	1129-000	38,566.15
Other Receipts	1290-000	21,737.42
TOTAL GROSS RECEIPTS		\$ 60,303.57

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	PNC Bank, P.O. Box 747066 Pittsburgh, PA 15274		31,878.59	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 31,878.59	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski, Trustee	2100-000	NA	4,606.62	4,606.62	4,606.62
Zane L. Zielinski, Trustee	2200-000	NA	16.11	16.11	16.11
Associated Bank	2600-000	NA	225.14	225.14	225.14
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 4,847.87	\$ 4,847.87	\$ 4,847.87

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Ally Financial, PO Box 380901 Bloomington, MN					
55438			20,523.74	NA	NA	0.00
	Ally Financial, PO Box 380903 Bloomington, MN					
55438			33,172.48	NA	NA	0.00
	Ally Financial, PO Box 380903 Bloomington, MN					
55438			19,528.40	NA	NA	0.00
	Bank of America, PO Box 982235 El Paso, TX 79998-					
2238			20,749.42	NA	NA	0.00
	Bank of the West, Default Management-Recovery Department P.O. Box 5172 San Ramon, CA 94583					
			24,122.14	NA	NA	0.00
	Citibank (South Dakota), NA, P.O. Box 6500 Sioux Falls, SD 57117-6500					
			25,113.25	NA	NA	0.00
	Kohl's, P.O. Box 3043 Milwaukee, WI 53201-3043					
			1,446.91	NA	NA	0.00
	Peoples Credit Union		9,199.02	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Sears Credit Cards, PO Box 6282 Sioux Falls, SD 57117-6282		2,872.01	NA	NA	0.00
	State Farm Payment Plan, P.O. Box 44110 Jacksonville, FL 32231		0.00	NA	NA	0.00
3	American Express Centurion Bank	7100-000	9,109.41	9,171.67	9,171.67	9,171.67
1	Capital One, N.A.	7100-000	1,139.15	1,517.95	1,517.95	1,517.95
2	Speedway Llc	7100-000	969.26	937.51	937.51	0.00
4	Td Bank, Usa	7100-000	970.84	1,291.24	1,291.24	1,291.24
5	Bmw Bank Of North America	7200-000	49,091.60	48,388.50	48,388.50	43,474.84
TOTAL GENERAL UNSECURED CLAIMS			\$ 218,007.63	\$ 61,306.87	\$ 61,306.87	\$ 55,455.70

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Document FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 17-26184 PSH Judge: Pamela S. Hollis Trustee Name: Zane L. Zielinski, Trustee
 Case Name: Catherine J Pacholski Date Filed (f) or Converted (c): 08/31/2017 (f)
 341(a) Meeting Date: 09/28/2017
 For Period Ending: 08/30/2018 Claims Bar Date: 01/02/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2016 Ford Explorer	32,000.00	0.00		0.00	FA
2. Necessary Wearing Apparel	1,000.00	0.00		0.00	FA
3. Engagement Ring And Misc. Jewelry	3,125.00	0.00		0.00	FA
4. First Community Bank And Trust	38,566.15	0.00		38,566.15	FA
5. Peoples Gas Credit Union	585.00	0.00		0.00	FA
6. Fidelity	5,749.00	0.00		0.00	FA
7. Cameron Partners Inc.	0.00	0.00		0.00	FA
8. Peoples Gas	84,492.00	0.00		0.00	FA
9. Loans to Comeron partners, Inc. (u)	0.00	0.00		0.00	FA
10. 2 dogs (u)	0.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA
Gross Value of Remaining Assets					
TOTALS (Excluding Unknown Values)	\$165,517.15	\$0.00		\$38,566.15	\$0.00
(Total Dollar Amount in Column 6)					

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Debtor turned over non-exempt funds in excess of \$38,000, which the trustee will administer for the Debtor's creditors. Bar date set for 1/2/18; TFR to follow.

RE PROP # 9 -- The Trustee determine these assets had no value.

Initial Projected Date of Final Report (TFR): 02/28/2018

Current Projected Date of Final Report (TFR): 02/28/2018

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-26184

Case Name: Catherine J Pacholski

Taxpayer ID No: XX-XXX4009

For Period Ending: 08/30/2018

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX1825

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)
10/02/17	4	Chatherine Pacholski Cashier's Check First community Bank and Trust	Bank Account	1129-000	\$38,566.15	\$38,566.15
11/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$55.47
12/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$55.41
01/08/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$57.17
02/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$57.09
04/09/18	5001	Trustee Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$4,622.73
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$4,606.62)	2100-000		
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$16.11)	2200-000		
04/09/18	5002	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Final distribution to claim 1 representing a payment of 100.00 % per court order.	7100-000		\$1,517.95
04/09/18	5003	American Express Centurion Bank C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Final distribution to claim 3 representing a payment of 100.00 % per court order.	7100-000		\$9,171.67
04/09/18	5004	Td Bank, Usa By American Infosource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Final distribution to claim 4 representing a payment of 100.00 % per court order.	7100-000		\$1,291.24

Page Subtotals:

\$38,566.15

\$16,828.73

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-26184

Case Name: Catherine J Pacholski

Taxpayer ID No: XX-XXX4009

For Period Ending: 08/30/2018

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX1825

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/09/18	5005	Bmw Bank Of North America C/O Ais Portfilio Services, Lp 4515 N Santa Fe Ave Dept Aps Oklahoma City, Ok 73118	Final distribution to claim 5 representing a payment of 44.92 % per court order.	7200-000		\$21,737.42	\$0.00
05/08/18		Return of Claim payment	Returne cLAIM	1290-000	\$21,737.42		\$21,737.42
05/16/18	5006	Bmw Bank Of North America PO Box 3608 Dublin, OH 43016	Distribution	7200-000		\$21,737.42	\$0.00

COLUMN TOTALS	\$60,303.57	\$60,303.57
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$60,303.57	\$60,303.57
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$60,303.57	\$60,303.57

Exhibit 9

TOTAL OF ALL ACCOUNTS		NET	ACCOUNT	
		NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX1825 - Checking		\$60,303.57	\$60,303.57	\$0.00
		\$60,303.57	\$60,303.57	\$0.00
		(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00			
Total Net Deposits:	\$60,303.57			
<u>Total Gross Receipts:</u>	<u>\$60,303.57</u>			